

Fig. 1

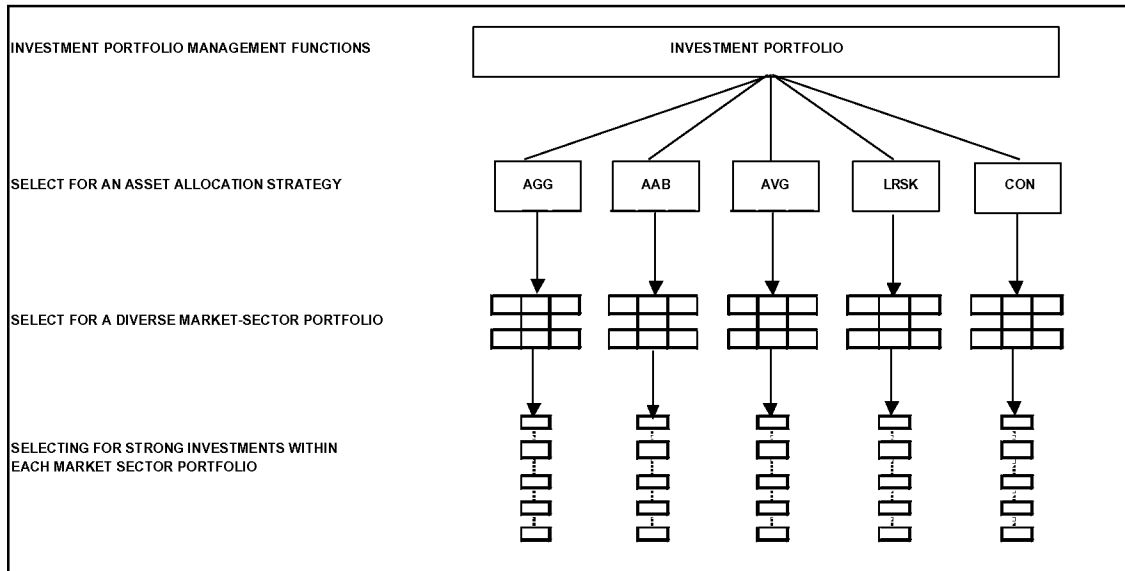


Fig. 2

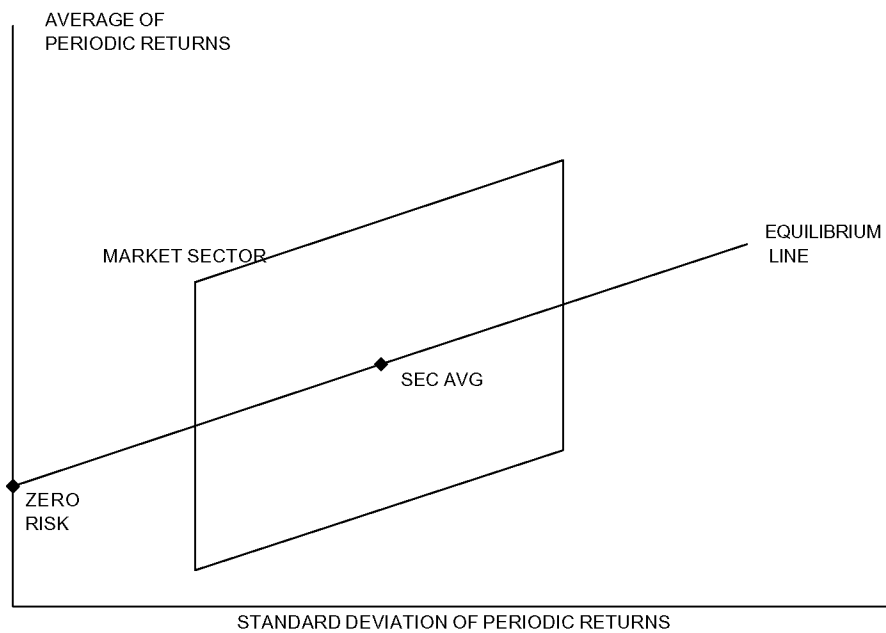


Fig. 3

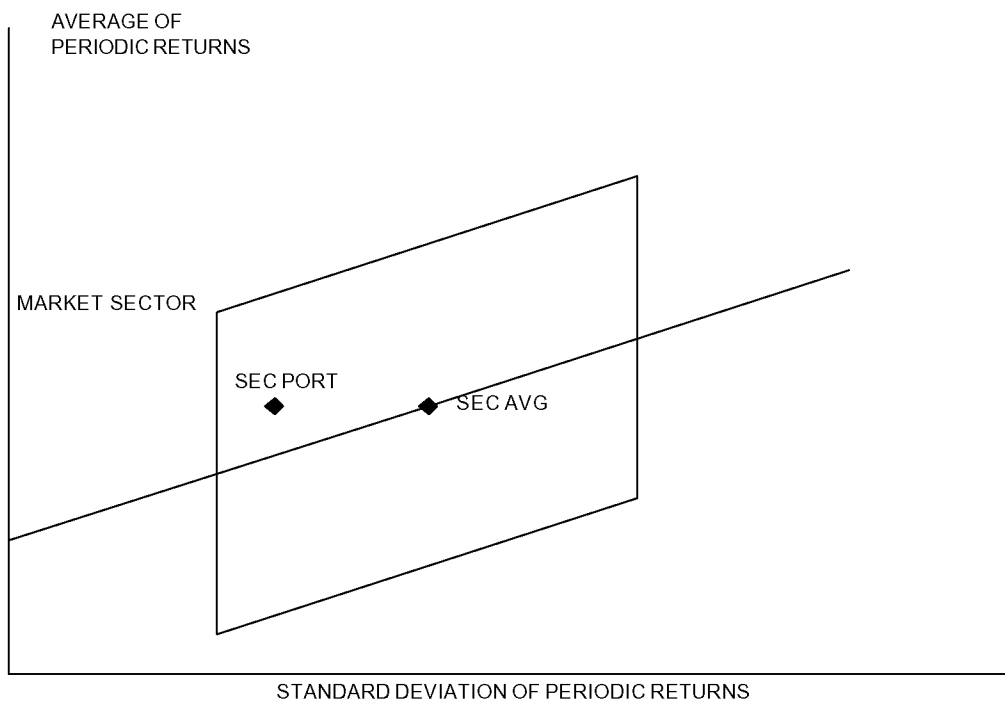


Fig. 4

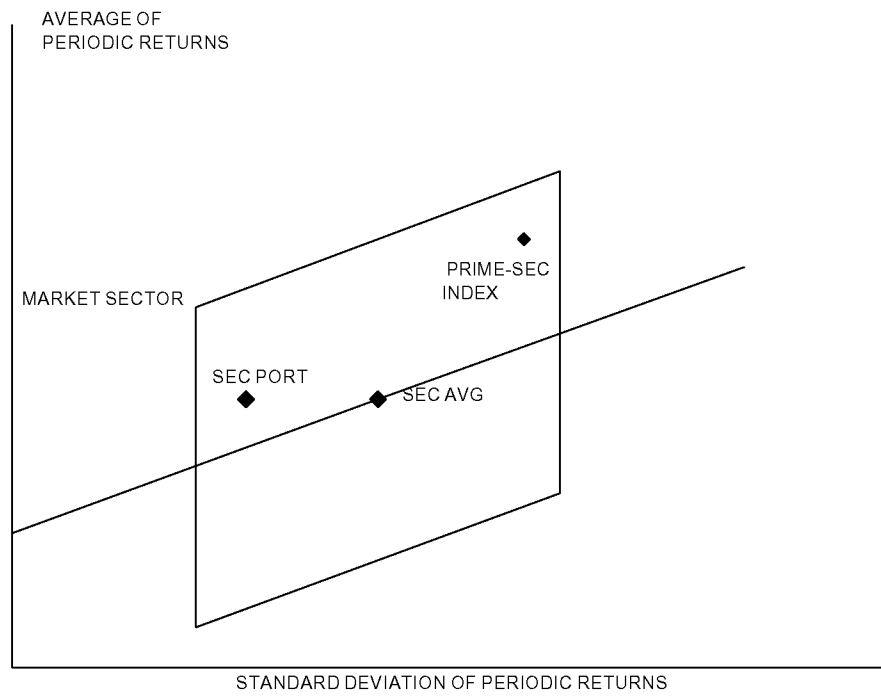


Fig. 5

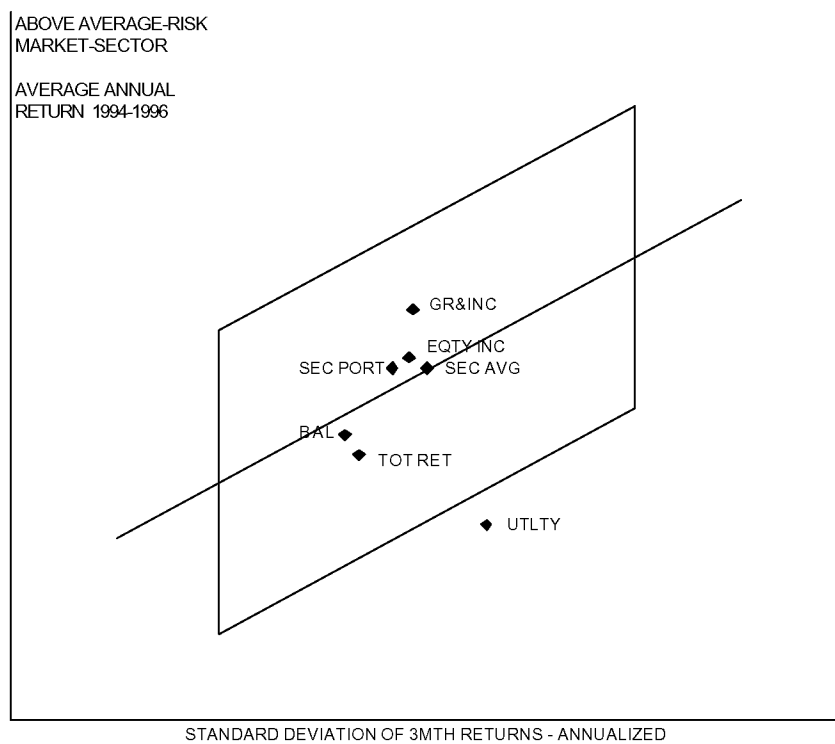


Fig. 6

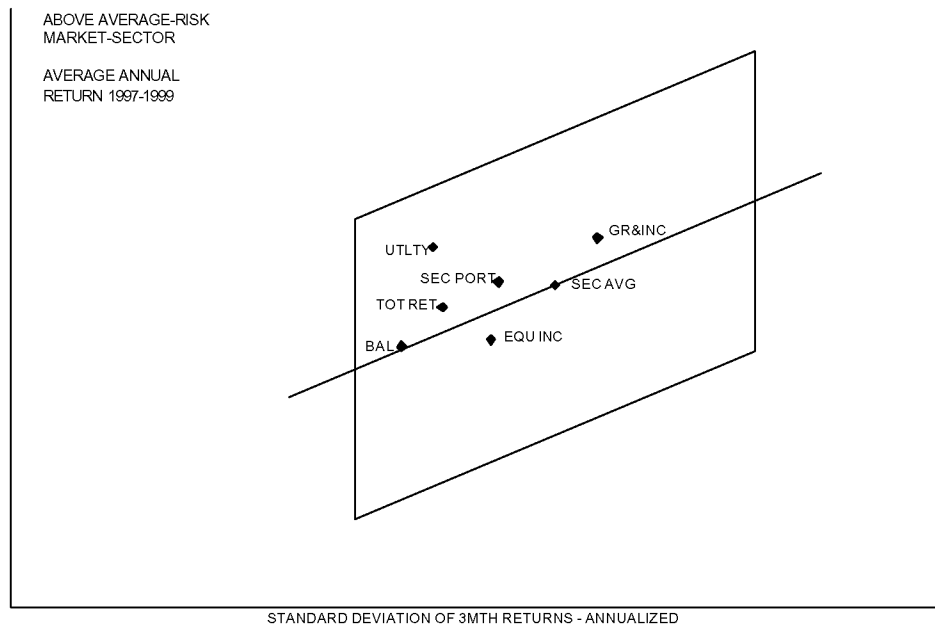


Fig. 7

Relative Measures of Average and Differential Return
 Above Average Risk Index Asset Class
 Beginning Dates for successive 3-year analysis-periods

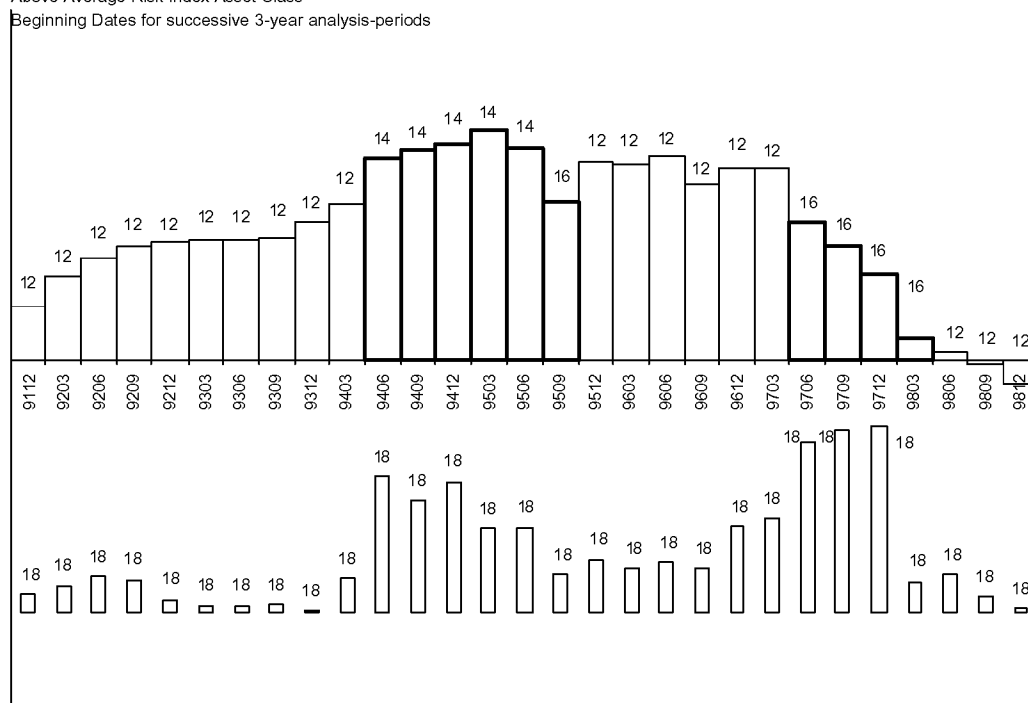


Fig. 8

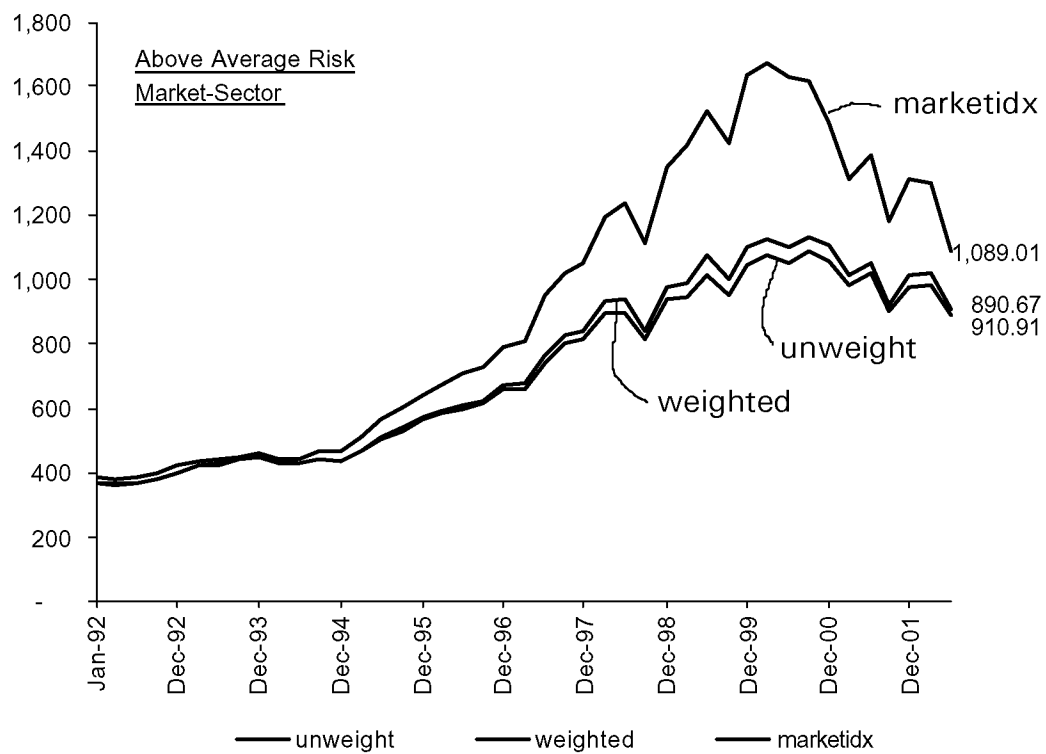


Fig. 9

MARKET SECTOR	MARKET CATEGORY	INVESTMENT OBJECTIVE
ABOVE AVERAGE (portfolios of domestic stocks operating at a historical risk less than S&P500)	BALANCED	Asset Allocation Balanced Asset Allocation Dynamic Asset Allocation Flexible Asset Allocation Income
	EQUITY INCOME GROWTH & INCOME	Convertibles Large Cap Value Large Cap Growth Mid Cap Blend Mid Cap Growth Mid Cap Value Small Cap Blend Small Cap Value
		Total Return
		Utilities
	TOTAL RETURN UTILITIES	
AGGRESSIVE (portfolios of domestic stocks operating at a historical risk greater than S&P500)	AGGRESSIVE GROWTH	Small Cap Blend Small Cap Growth Small Cap Value
	LONG TERM GROWTH	Large Cap Growth Large Cap Value Mid Cap Blend Mid Cap Growth Mid Cap Value
	SECTOR EQUITY	Energy Financials Healthcare Information Technology Real Estate Sector Telecommunications Services
AVERAGE (portfolios of domestic or foreign bonds)	CORPORATE BOND	Intermed.-Term Corp. Bonds Long-Term Corporate Bonds Short-Term Corporate Bonds
	CORPORATE HIGH YIELD GLOBAL BOND	Corporate High-Yield Bonds Global Bonds Global Emerging Market Bond Global Income Multisector
		Adjustable Rate Mortgage-Backed
	GOVERNMENT BOND	Intermediate Govt Bonds Long-Term Government Bonds Short-Term Government Bonds
	MUNI HIGH YIELD MUNICIPAL BOND	Municipal High-Yield Municipal Intermediate-Term Municipal Long-Term Municipal Short-Term
		State Municipal
	SINGLE STATE MUNI BOND	
CONTRARIAN (portfolios containing foreign or precious-metal stocks)	GLOBAL-EQUITY	Asset Allocation GlobalFlex Global Equity Global Small Cap
	INTERNATIONAL EQUITY	Asia Pacific excl. Japan Asia Pacific incl. Japan China Developed Single Country Emerging Single Country Europe Global Emerging Markets International Equity International Small Cap Japan Latin America Regional Materials
	PRECIOUS METALS	

Fig. 10